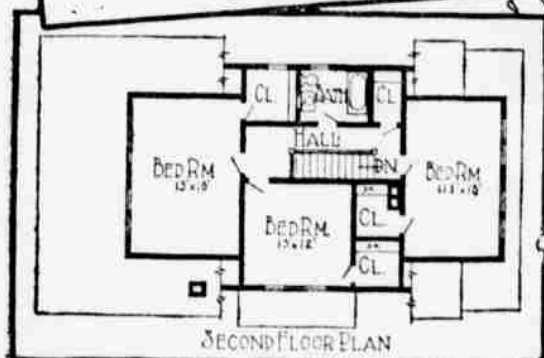


"Own Home Savings Clubs"



By WILLIAM A. RADFORD,
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WHEN the people of the United States began to take stock of what the war had cost, one of the greatest losses discovered was in homes. Not that any of those who had at the beginning of our participation in the conflict had been destroyed by shells, but for two years we had not built any. Normally there are about half a million homes constructed each year to replace those lost by fire, or through decay, and to take care of the increase in population. Consequently we found ourselves about a million homes short of our requirements.

This situation was met, or, rather, the government attempted to meet it, by inaugurating the "Own Your Own Home Campaign." Everyone was urged to build homes, because homes were needed and because it was necessary to supply work for the many thousands of workers who were released from the war activities. But, for reasons that many were at a loss to explain, there were not and have not been as many homes built as it was confidently expected there would be. The real reason for this fact, to my mind, is that while everyone was urged to build a home no method of financing the home building projects was devised, nor even suggested, by the government.

To meet this deficiency in the government's campaign, public-spirited citizens in a number of cities clubbed together and furnished limited amounts of money to be loaned to home builders. The response to this offer was so great that the funds available did not reach half way. There were several applicants for loans to every loan that could be made.

Thus after nearly a year of campaigning on the part of the federal government, the state governments, chambers of commerce in thousands of cities and by organizations made up of public spirited citizens little has been accomplished.

Every man of family wants a home of his own. He knows that he can build a home for himself and his family and pay for it while he is living in it. But he also knows that before he can build the home and move into it he must have a certain sum of money, small in comparison with the cost of the home, but large enough so that it is rather difficult to get it together. It is that first payment that has balked the desire of thousands upon thousands of families to have homes of their own. It is to make it possible for everyone to get together in any easy manner a sum sufficient to build a home that I have suggested to bankers, bankers and the public generally the formation in every community of "Own a Home Savings Clubs," and these clubs are already springing up in many localities.

The initiation fee in an "Own a Home Savings Club" is the desire to own a home.

The dues, payable either weekly or monthly, are what the one who desires a home feels that he can spare from his income.

The benefits that the member derives from his club are many. First, he will have a home of his own. Second, he will save money. Third, he will have a comfortable place in which to live; it will cost no more monthly than he pays in rent, and after a term of years he will have the greatest of assets—a home of his own, all paid for and readily convertible into cash.

The inauguration of a "Own a Home Savings Club" is simple. All it requires is initiative on the part of the bankers of the country. They are the ones who must start these clubs. And after they are started I predict that being a member of an "Own a Home Savings Club" will be as popular as owning a Liberty bond or two was during the war.

Before considering the reasons why "Own a Home Savings Clubs" will be popular, let me explain more fully how the plan is conducted.

A bank that inaugurates a club should make it a separate department, just as the Christmas Savings Clubs are. Special pass books calling for the deposit of a certain sum at stated intervals should be given the members. Tables showing exactly how long it will require the depositor to accumulate the sum he needs to secure a home of his own should be prepared. And knowing what that sum must be is the vital part of this plan, for it gives the club member a definite objective. Take away this objective and make it just a plan to save systematically and the club will fail. It was having such an objective that made the partial payment plan of buying Liberty bonds a success. The purchaser of a bond knew just how much he was required to save and exactly how long it would take to accumulate that amount.

By first helping the members of the club to select the type of home he wants, and knowing the cost of that home, the bank can fix upon the sum required as the first payment. For instance, if a



member has fixed in his mind a home that will cost \$5,000, he must have at least \$500 for the first payment. Split \$500 up into weekly payments of an amount the club member knows he can save, and the goal, and the length of time it will require to reach that goal, will be known. Then the objective of the member is fixed.

The next move in forming a successful club is to place before the people of the community the advantages of owning a home and to stimulate the desire to own a home that every normal man has.

To diverge a bit and to illustrate how astute merchants capitalize a latent desire, consider for a minute the methods of the makers of garments for women. They depend almost entirely on marketing their goods on illustrations. There is not a magazine in which is not displayed pictures that show the beauties of women's clothes. Women study these pictures, and as they study them the desire to possess attractive clothes grows. Thus is this desire crystallized into sales.

This is equally true of pictures of fine homes. There is not a woman—and there are few men—who will not give more than a passing glance to a home design. They may not know it, but it is that inherent desire to possess a home that causes them to take more than a casual interest in this picture. Mentally they consider the advantages and disadvantages, the beauty or lack of beauty of the home they are looking at, judging it, of course, from their own ideas of what a home should be.

This dissertation on how the banker and builder can successfully inaugurate an "Own a Home Savings Club" is made to take those who will be approached on this subject into their confidence. It is a "peep behind the scenes." But if it has the effect of bringing to the minds of persons who do not own their homes some of their mental processes, thereby giving them an opportunity to analyze their feelings on the subject of home owning, the revelation will be worth while.

Owning a home brings more happiness than the possession of any other one thing, or several things. We all have homes. It is true, and take pride in our possessions. We furnish them to the best of our ability and in accordance with our tastes. But this is as far as the man goes who lives in a house he rents. He has nothing to say about how the exterior looks; neither did he have anything to do with the planning of the interior. Just now, too, he is unable to make much of a choice in exterior appearance and interior arrangement; he takes what he can get, and is thankful for four walls and a roof.

How different is the home of the man who has planned and built his residence. The exterior of his home approximates his ideas of what is attractive; the interior arrangement conforms to his ideas of comfort and convenience. But the greatest satisfaction of all is his pride of possession.

The pleasure that comes from owning the home is not its only advantage. Owning a home is a business asset that brings many opportunities for financial advancement. To the salaried man, owning a home means that he is a more stable employee than the man who rents and has no ties. All other things being even, advancement is offered to the home owner every time in preference to the renter. And when the time comes that the home owner has an opportunity that requires an investment, he has the best asset in the world on which to borrow money.

In this rapidly growing country there are thousands of men who have saved their money and bought homes for no other reason than to have homes. And in a few years they have been surprised by the realization that their properties have greatly increased in value. I met one such man only a few days ago. He proudly told me that he had built a home a few years ago and paid all but \$1,400 of the cost—\$3,400. Now, he said, he had been offered \$6,000 for the place. His determination to have a home of his own had not only caused him to save \$2,000, but he had more than doubled his money. Not all home builders do this, it is true, but a majority do.

The ideas I have presented here for the consid-

eration of those who do not own their homes are not merely theories—they have been proven so many thousands of times that no one can dispute them. The only reason that the average man does not own his home is that he has never made the start. He has not fixed in his mind a home as an objective, and in consequence has lived in houses owned by others. But he must remember that he has paid for those houses just the same and something besides. Home owners are not philanthropists. They do not rent houses to tenants from any altruistic motive. They are in the game to make money. And the renter pays the profit they make.

"Own a Home Savings Clubs" point the way for the wage earners and salaried men to have homes of their own. They provide an easy method for everyone to save for a home. Bankers will provide the machinery by inaugurating clubs. And within the next few years thousands upon thousands of persons will have realized the greatest of all ambitions—owning the homes in which they live.

TENANTS OUTNUMBER OWNERS.

The United States has fought all her wars to "preserve the home," and yet probably 60 per cent of her people are tenants. This was the text selected the other day by United States Senator William M. Calder of New York in an address before the New York Real Estate Association's convention urging the necessity of a national campaign for the creation of homes. He said:

"The object of each of our wars has been, in the last analysis, to preserve the home. Yet we find that to the majority of people in this country 'home' means little more than a dwelling for which they are paying rent. What is worse in the situation is that the percentage of these rent payers is growing.

"In 1840 we were advised that 52 per cent of the people in America lived under the rental system, in 1910 that the percentage had increased to 55, and probably the census of 1920 will show that fully 60 per cent of the people will be classed as tenants."

Taxation on the Home.

The necessity for giving proper attention to real estate taxation was brought to notice in a paper by Harrison B. Riley, president of the Chicago Title and Trust company, which was read at the recent convention of the Real Estate Association of the State of Illinois in Champaign. In his paper Mr. Riley said:

"It is undeniable that real estate and, therefore, the home keeper, pays an increasingly unfair amount for the support of the government and the convenience of the people. A lazy indifference and a stupid lack of intelligence in the levy and collection of taxes must be corrected, so that real estate bears only an equal proportion of the expenses of government and of civilization with other classes of property.

"Heretofore real estate has furnished over 80 per cent of the revenue needed by the state, the several counties and the unnumbered municipal and quasi-municipal corporations.

"Personal property, which equals or very likely exceeds the value of real estate, has escaped paying any fair proportion of governmental expenses. I suggest that the new state constitution shall have only two restrictions on the power of the general assembly to levy and collect taxes—viz.: That all taxes shall be equal and uniform.

"The provisions for taxation and special assessment in the new constitution should be so flexible that property and earning capacity can be reached and an income tax used as a substitute for specific taxes upon classes of property difficult to reach or the value of which it is impossible to determine except by an assessor's body much too heavy and too dangerous in character to be tolerated."

CHRISTMAS DAY.

"It's just what I wanted, dear! I always smoke this kind."
"Yes, I bought John a perfectly lovely jardiniere for the hallway. It's useful!"
"Ma, can I go out and play with Willie Smith? He's got a new sled!"
"Oh, ma! I traded my sled to Johnny Jones for a pair o' skates an' a air rifle!"

The KITCHEN CABINET

Some of your hurts you have got, And the sharpest you still have survived; But what torments of grief you endured From evils which never arrived. —Emerson.

THE COCKTAIL.

When intoxicating liquors were used in cocktails, their strong and pungent flavor destroyed the appetizing effect of the hors d'oeuvres and seriously retarded digestion. In these days of enlightenment we enjoy the flavor of the food rather than the seasoning.

Oyster Cocktails.—Clean and chill sixty oysters, mix with three tablespoonfuls of horseradish, one teaspoonful of tabasco sauce, two tablespoonfuls of vinegar, five tablespoonfuls of lemon juice, three tablespoonfuls of worcestershire sauce, three tablespoonfuls of catsup and one and one-fourth teaspoonfuls of salt. Mix well and serve over the oysters, which are placed in glasses, lemon, grapefruit or tomato cups. This serves 12 people.

Sardine Cocktail.—A sardine cocktail makes a welcome first course for luncheon or dinner. Prepare the cocktail sauce in a cup surrounded by ice. Cut the sardines into inch-long pieces, and serve in a sauce or keep them whole and arrange them on the ice, so they may be dipped in the sauce as one eats them.

Cocktail Sauce.—Take one teaspoonful each of grated horseradish and tomato catsup, a saltspoonful each of salt and cayenne, one-half teaspoonful of tabasco sauce, two tablespoonfuls of lemon sauce. Mix thoroughly. Use from four to eight small oysters for each glass.

Another.—Take three tablespoonfuls each of vinegar, lemon juice, tomato catsup, horseradish, one-half teaspoonful of walnut catsup, one saltspoonful of salt and a dash of cayenne. Mix well before using.

Grapefruit and Bar-le-Duc.—Cut chilled grapefruit in halves. Remove the seeds and cut around each section with a sharp knife, carefully freeing the membrane from the sides and bottom, then lift out the membrane, leaving the pulp in place. Put a spoonful of bar-le-duc currants in the center, and serve without sugar.

Mint Cocktail.—Crush a bunch of mint, mince in bits and soak a half hour in the juice of two lemons and the grated rind of one. Cook two cupfuls each of sugar and water until it spins a thread; take from the fire and stir in the juice of a large orange, the lemon and mint. Let stand on ice until chilled. Serve on chilled ice.

When happiness can be manufactured so cheaply and sold so high and is always wanted in the market, it seems a pity that more of us do not set up in the business.—W. C. Gannett.

SEASONABLE DISHES.

This is the season when the winter berry is abundant. The berry may be stewed and served without putting through a sieve, but a more delicate cranberry jelly may be made by cooking them until tender, then putting them through a sieve. Add sugar to taste and cook for a few minutes; then pour into a mold.

Less sugar will be needed to sweeten the fruit if it is cooked before adding the sugar.

Walnut Roast.—Mix together six tablespoonfuls of chopped walnut meats, four tablespoonfuls of cooked rice, one tablespoonful of fine bread crumbs, salt and pepper to taste, one teaspoonful of lemon juice and two well-beaten eggs. Pack into a buttered mold; adding a pinch of nutmeg and steam for one and one-half hours. Turn out and serve with a rich tomato sauce.

Raisin Pie With Meringue.—Line a pie plate with pastry and fill with the following: Beat the yolks of two eggs, add one cupful of sugar, the grated rind of a lemon and the juice of one lemon, a pinch of salt and a cupful of chopped, steamed, seedless raisins. Add water if the mixture seems dry and bake in a moderate oven. Beat the whites of the eggs until stiff. Add three tablespoonfuls of sugar and cover the baked pie with the meringue. Dot with bits of marsh-mallow and bake until brown.

Carrot Pudding.—Take one-half a cupful of grated raw carrot, one-half cupful of sugar, one-half cupful of grated potato, one-fourth cupful of chopped suet, one teaspoonful of cinnamon, one-half teaspoonful each of allspice and salt, one-half cupful of flour, one teaspoonful of baking powder and one-half cupful of raisins. Steam in individual cups one hour.

Carrot Pie.—Take one cupful of stewed carrot, one cupful of hot milk, one-half cupful of sugar, one-half teaspoonful of ginger, one teaspoonful of cinnamon, one-half teaspoonful of allspice, one egg well beaten and a pinch of salt. Bake in an crust. Use the egg yolk and the white for a meringue if desired.

Nellie Maxwell

Nasty Colds

Get instant relief with
"Pape's Cold Compound"

Don't stay stuffed-up! Quit blowing and snuffling! A dose of "Pape's Cold Compound" taken every two hours until three doses are taken usually breaks up a cold and ends all gripe misery. The very first dose opens your clogged-up nostrils and the air passages of the head; stops nose running; relieves the headache, dullness, feverishness, sneezing, soreness and stiffness. "Pape's Cold Compound" is the quickest, surest relief known and costs only a few cents at drug stores. It acts without assistance. Tastes nice. Contains no quinine. Insist on Pape's Ad.

Adornment.

"Here, this article talks about the ornamental government bureaus. What do they ornament them with?"

"I believe it is generally with big nob's."

HURRY! YOUR HAIR NEEDS "DANDERINE"

Get rid of every bit of that ugly dandruff and stop falling hair.



To stop falling hair at once and rid the scalp of every particle of dandruff, get a small bottle of "Danderine" at any drug or toilet counter for a few cents, pour a little in your hand and rub well into the scalp. After several applications all dandruff usually goes and hair stops coming out. Every hair in your head soon shows new life, vigor, brightness, thickness and more color.—Adv.

Not as It Sounds.

"How about that location?"
"They say it is a dam good site."—Exchange.

BOSCHEE'S SYRUP.

A cold is probably the most common of all disorders and when neglected is apt to be most dangerous. Statistics show that more than three times as many people died from influenza last year, as were killed in the greatest war the world has ever known. For the last fifty-three years Bosch's Syrup has been used for coughs, bronchitis, colds, throat irritation and especially lung troubles. It gives the patient a good night's rest, free from coughing, with easy expectoration in the morning. Made in America and used in the homes of thousands of families all over the civilized world. Sold everywhere.—Adv.

Success is the happy art of getting away well with the precious little you happen to have.

TRY THIS FOR LIVER AND BOWELS

Brew it at home yourself, save money and feel better right away.

If you want a splendid, economical remedy for constipation, sick headache, dizziness and torpid liver, get a small package of Dr. Carter's K. and B. Tea today and drink a cup of your own brewing whenever you need it.

This old reliable vegetable remedy has stood the test of time and is now more popular than ever.

Keep a package in the house all the time and brew a cupful when you feel out of sorts, feverish or bilious. It always helps—promptly—and being mild and gentle, is just as good for children as for grownups.

B. C. Wells & Co., Le Roy, N. Y.

"Can't Cut Off My Leg" Says Railroad Engineer

"I am a railroad engineer; about 25 years ago my leg was seriously injured in an accident out West. Upon my refusing to allow the doctor to amputate it I was told it would be impossible to heal the wound. I have tried all kinds of salves and had many doctors in the past 25 years, but to no avail. Finally I resolved to use PETERSON'S OINTMENT on my leg. You cannot imagine my astonishment when I found it was doing what over 25 things had failed to do. My leg is now completely cured."—Gus Haupt, Myrtle Avenue, Brooklyn, N. Y. Get for piles, eczema, old sores and all skin diseases. 25 cents. Mail orders to Peterson Ointment Co. Inc., Buffalo, N. Y.

Coughing
Is annoying and harmful. Relieve irritation, tickling and get rid of colds and bronchitis at once.

PISCO